

Table of Contents

Chapter I.....	5
Introduction.....	5
1. 1 Background.....	5
1. 2 Research Question	16
1. 3 Research Objective	17
1. 4 Research Limitations	17
1. 5 Research Benefits.....	17
1.6. Systematic of Writing	17
Chapter II	19
Theoretical Review	19
2.1 Definitions for Strategy.....	19
2.2 Strategy Formulation	21
2.3 Business Strategy	25
2.4 Strategic Management	30
2.5 Strategic Theory and Competitive Advantages.	34
2.6 Competitive Strategy.	40
2.7 Product Strategy.....	50
2.8 Organizational Structure.	53
2.8.1 Forms of Organizational Structures.	55
2.8.2 Strategy and Organizational Structures.	60
Chapter III.....	62
Research Methods.....	62
3.1 Research Design.....	62
3.2 Data Collection Methods	63
3.3 Research Instrument.....	63
3.4 Data Analysis Method.....	64
3.5 Research's Object	65
3.5 Research Framework	71
Chapter IV.....	73
Analysis and Discussion	73
4.1 Bank BRI's Corporate Strategy.....	73
4.2 Bank BRI's Competitive Advantage.	75
4.3 Basic Concepts of Kredit Mitra	78



4.4 Scope and Definitions.....	81
4.5 Principal and Partner Companies.....	82
4.6 KMK Mitra Pre-Financing.....	83
4.6.1. Collateral for KMK Mitra Pre-Financing	87
4.7 KMK Mitra Post-Financing.....	88
4.7.1 KMK Mitra Post-Financing Source of Payment.....	90
4.7.2 Granting of Principal Company Limits.....	90
4.7.3 Principal Company Limit Calculation Approach.	92
4.7.4 Kredit Mitra Post-Financing Loan Analysis.....	92
4.7.5 Disbursement of KMK Mitra Post-Financing.....	93
4.7.6 KMK Mitra Post-Financing Loan Interest Payment.....	94
4.7.7 KMK Mitra Post-Financing Loan Principal Payment.	94
4.7.8 KMK Mitra Post-Financing Collaterals.....	95
4.8 KMK Mitra Distributor.....	98
4.8.1 KMK Mitra Distributor General Requirements.....	99
4.8.2 KMK Mitra Distributor Analysis.....	99
4.8.3 KMK Mitra Distributor Disbursement.....	99
4.8.4 KMK Mitra Distributor Interest Payment.....	100
4.8.5 KMK Mitra Distributor Principal Payment.	100
4.8.6 KMK Mitra Distributor Collaterals.	100
4.9 Kredit Mitra (Value Chain Financing) as a competitive strategy in Bank BRI.....	102
4.9.1 Governance for Value Chain Business Model.....	103
4.9.2 Value Chain Solution Division's Organizational Structure.....	106
Chapter V.....	113
Conclusions.....	113
5.1 Conclusions.....	113
5.2 Implications.....	115
5.2.1 Theoretical implications.....	115
5.3 Limitations.....	115
5.4 Recommendations.....	116
BIBLIOGRAPHY	117

List of Figure

Figure 2.1 Stages of Strategic Planning	23
Figure 2.2 The Elements of Competitive Advanatge	43
Figure 2.3 Porter's Five Competitive Forces	45
Figure 2.4 the relationship between strategy formulation, administration, organizational performance, and organizational structure.	62
Figure 3.1 Bank BRI's Products	70
Figure 3.2 Bank BRI's Services.....	71
Figure 3.3 Research Framework	73
Figure 4.1 Bank BRI's Value Chain Financing Scheme	81
Figure 4.2 KMK Mitra Pre-Financing Scheme	85
Figure 4.3 KMK Mitra Post-Financing Scheme	97
Figure 4.4 KMK Mitra Distributor Scheme	102
Figure 4.5 Value Chain Division Organization Structure	108